

<i>SERFF Tracking Number:</i>	<i>YTYC-126847006</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Financial American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47021</i>
<i>Company Tracking Number:</i>	<i>0910</i>		
<i>TOI:</i>	<i>CR04G Group Credit - Life</i>	<i>Sub-TOI:</i>	<i>CR04G.003 Single Premium</i>
<i>Product Name:</i>	<i>Credit Life and Accident & Health Insurance</i>		
<i>Project Name/Number:</i>	<i>FAMLI Conversion/FAMLI0910</i>		

Filing at a Glance

Company: Financial American Life Insurance Company

Product Name: Credit Life and Accident & Health Insurance SERFF Tr Num: YTYC-126847006 State: Arkansas

TOI: CR04G Group Credit - Life SERFF Status: Closed-Approved-Closed State Tr Num: 47021

Sub-TOI: CR04G.003 Single Premium Co Tr Num: 0910 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Author: Kathleen Lohmann Disposition Date: 10/28/2010
Date Submitted: 10/08/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: FAMLI Conversion
Project Number: FAMLI0910
Requested Filing Mode:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: State of Domicile: Kansas

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 10/28/2010

Market Type: Group
Group Market Size: Small and Large
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 10/28/2010
Created By: Kathleen Lohmann
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Kathleen Lohmann
Filing Description:

Please be advised that Cardif Life Insurance Company has formally changed its name with your Department from Cardif Life Insurance Company to Financial American Life Insurance Company. Attached for your review and information is a listing of the approved Credit Life and Accident & Health programs and respective form numbers under the Cardif Life Insurance Company name. We are requesting the approval and acknowledgment of the Department to use the approved forms and rates with the Financial American Life Insurance Company name.

As mentioned, we plan to retain the use of the premium rates approved by the Department for each respective

SERFF Tracking Number: YTYC-126847006 State: Arkansas
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 Project Name/Number: FAMLII Conversion/FAMLII0910
 submission.

We certify that we have made no other revisions to the forms other than the name and mailing address change and the form number. In all other respects, the forms are as previously approved.

Unless otherwise advised by the Department, we may find it necessary to vary the layout (not change content) of the information and size of the Borrower Application forms. These changes will only be cosmetic and will only be necessary in order to accommodate the data processing needs of the creditor.

Company and Contact

Filing Contact Information

Kathleen Lohmann, Assistant Manager kathy.lohmann@y2yc.com
 1580 N. Point Prairie Road 636-639-1880 [Phone]
 Foristell, MO 63348 636-639-1233 [FAX]

Filing Company Information

(This filing was made by a third party - yeartoyearconsultingllc)

Financial American Life Insurance Company	CoCode: 71455	State of Domicile: Kansas
Post Office Box 77-0250	Group Code:	Company Type: Life, Accident & Health
Miami, FL 33177-0250	Group Name:	State ID Number:
(305) 234-1771 ext. [Phone]	FEIN Number: 37-0857191	

Filing Fees

Fee Required? Yes
 Fee Amount: \$10.00
 Retaliatory? No
 Fee Explanation: per Rule 57
 SECTION 20. MISCELLANEOUS FEES.
 (10) Filing and review of name or address change for business entities. \$ 10
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Financial American Life Insurance Company	\$10.00	10/08/2010	40475046
Financial American Life Insurance Company	\$40.00	10/28/2010	41270733

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/28/2010	10/28/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	10/28/2010	10/28/2010			
Pending Industry Response	Linda Bird	10/13/2010	10/13/2010	Kathleen Lohmann	10/19/2010	10/28/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
additional Filing fee	Note To Reviewer	Kathleen Lohmann	10/28/2010	10/28/2010

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<i>TOI:</i>	<i>CR04G Group Credit - Life</i>	<i>Sub-TOI:</i>	<i>CR04G.003 Single Premium</i>
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Disposition

Disposition Date: 10/28/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Filing Filing Authorization		Yes
Supporting Document	Form Listing		Yes
Form	Change of Name Endorsement		Yes

SERFF Tracking Number: *YTYC-126847006* *State:* *Arkansas*
Filing Company: *Financial American Life Insurance Company* *State Tracking Number:* *47021*
Company Tracking Number: *0910*
TOI: *CR04G Group Credit - Life* *Sub-TOI:* *CR04G.003 Single Premium*
Product Name: *Credit Life and Accident & Health Insurance*
Project Name/Number: *FAMLI Conversion/FAMLI0910*

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/28/2010
Submitted Date 10/28/2010
Respond By Date 11/29/2010

Dear Kathleen Lohmann,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: It has come to our attention that you have not submitted the additional \$40.00 filing fee. Please advise the Department if the company will submitted the additional fee by mail or by EFT?

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

SERFF Tracking Number: YTYC-126847006 *State:* Arkansas
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Company Tracking Number: 0910
TOI: CR04G Group Credit - Life *Sub-TOI:* CR04G.003 Single Premium
Product Name: Credit Life and Accident & Health Insurance
Project Name/Number: FAMLJ Conversion/FAMLJ0910

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/13/2010
Submitted Date	10/13/2010
Respond By Date	11/15/2010

Dear Kathleen Lohmann,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: The submission will require a name change endorsement you plan to use to notify existing policyholders of the name change.

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$40.00 is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Product Name:	Credit Life and Accident & Health Insurance		
Project Name/Number:	FAMLI Conversion/FAMLI0910		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/19/2010
Submitted Date	10/28/2010

Dear Linda Bird,

Comments:

This is in response to objection dated 10/13/2010.

Response 1

Comments: The name change endorsement is attached.

The additional \$40 filing fee will be included shortly.

Related Objection 1

Comment:

The submission will require a name change endorsement you plan to use to notify existing policyholders of the name change.

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$40.00 is received.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Change of Name Endorsement	1876159.2		Other	Initial			Change of Name Endorsement.pdf

SERFF Tracking Number: *YTYC-126847006* *State:* *Arkansas*
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Product Name: *Credit Life and Accident & Health Insurance*
Project Name/Number: *FAMLI Conversion/FAMLI0910*

No Rate/Rule Schedule items changed.

Sincerely,
Kathleen Lohmann

SERFF Tracking Number: *YTYC-126847006* *State:* *Arkansas*
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Company Tracking Number: *0910*
TOI: *CR04G Group Credit - Life* *Sub-TOI:* *CR04G.003 Single Premium*
Product Name: *Credit Life and Accident & Health Insurance*
Project Name/Number: *FAMLI Conversion/FAMLI0910*

Note To Reviewer

Created By:

Kathleen Lohmann on 10/28/2010 09:24 AM

Last Edited By:

Kathleen Lohmann

Submitted On:

10/28/2010 09:24 AM

Subject:

additional Filing fee

Comments:

We will submit the additional fee via EFT.

We were awaiting the arrival of the fees to cover our expenses.

SERFF Tracking Number: YTYC-126847006 State: Arkansas
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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1876159.2	Other	Change of Name Endorsement	Initial			Change of Name Endorsement.pdf

FINANCIAL AMERICAN LIFE INSURANCE COMPANY

Home Office: 6201 College Blvd., Suite 500
Overland Park, Kansas 66211

Mailing Address: P.O. Box 77-0250
Miami, Florida 33177-0250

CHANGE OF NAME ENDORSEMENT

This endorsement attaches to and forms part of your Policy or Certificate.

Cardif Life Insurance Company is changed to read:


Financial American Life Insurance Company.


The mailing address is: Financial American Life Insurance Company
P.O. Box 77-0250
Miami, Florida 33177-0250

All else remains unchanged.

Financial American Life Insurance Company

By:


Michael J. Casale, President


Donna Markas, Secretary

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Company Tracking Number: 0910
TOI: CR04G Group Credit - Life Sub-TOI: CR04G.003 Single Premium
Product Name: Credit Life and Accident & Health Insurance
Project Name/Number: FAML I Conversion/FAML I0910

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Filing Filing Authorization Comments: Attachment: FAML I Filing Authorization.pdf		

	Item Status:	Status Date:
Satisfied - Item: Form Listing Comments: Attachment: FAML I program list.pdf		

FINANCIAL AMERICAN LIFE INSURANCE COMPANY
12485 S. W. 137TH Avenue Suite 300
Miami, Florida 33186
1-877-522-7343

October 6, 2010

Mr. Jay Bradford, Commissioner
State of Arkansas
Arkansas Insurance Department
1200 West 3rd Street
Little Rock Arkansas 72201-1904

RE: Authorization for Year to Year Consulting

Dear Mr. Bradford:

This letter, or a copy thereof, will authorize Year to Year Consulting, L.L.C. to represent Financial American Life Insurance Company in any matters related to submitting policy forms, rates and/or rules for approval via SERFF or any other means.

Sincerely,

A handwritten signature in cursive script, reading "Donna J. Marakas".

Donna J. Marakas
Vice-President, Compliance
Financial American Life Insurance Company

FINANCIAL AMERICAN LIFE INSURANCE COMPANY

Program List

Policy Form	New Form Number	Previously Approved Form Number
Group Master Policy	FA-SPC1-PAR-0910	CL-SPC1-PAR-0906
Application for Master Policy	FA-SPC1-GAR-0910	CL-SPC1-GAR-0906
Borrower Application	FA-SPC1-AAR-0910	CL-SPC1-AAR-0906
Certificate of Insurance	FA-SPC1-CAR-0910	CL-SPC1-CAR-0906